

Frequently Asked Questions:

Citi Prepaid Unemployment Benefits Debit Card

- Benefits on a debit card — no paper checks
- Your weekly unemployment benefit payments automatically load to your card
- Use your card at your bank, any Visa ATM or any retail location that accepts Visa

Here are some answers to the most frequently asked questions about the unemployment benefits debit card:

What is the Unemployment Benefits Card?

The Unemployment Benefits Card is the way unemployment claimants in Kansas receive unemployment benefits. The Unemployment Benefits Card replaces paper checks and adds convenience and security to accessing your unemployment benefit payments. If you qualify for unemployment benefits, an unemployment benefits debit card will be mailed to your home address. Through Citi, the Kansas Department of Labor deposits your unemployment benefit payments onto your card making cash available to you through ATMs, Visa member banks and other locations. You also can use your card for purchases at retail locations, such as grocery stores, that accept Visa debit cards. The "Guide to Getting Started" included with your card will provide you with detailed instructions on how to use your card.

Is the Unemployment Benefits Card a credit card?

No. This is a debit card. The card carries no credit line and you are not subjected to a credit check or approval process to receive the card. Purchases and withdrawals are limited to the balance on your card, similar to a checking account.

If I receive a card, does that mean that I have met the unemployment benefits eligibility criteria?

Receiving a debit card means your first benefit payment has been approved. Getting a debit card does not guarantee that you will continue to qualify for unemployment benefits or payments. You should visit the Kansas Department of Labor Web site, at **www.uibenefits.dol.ks.gov**, for more information on your claim. It can take up to one week after processing the first payable week for you to receive your debit card.

What should I do if I've moved since signing up for the unemployment benefits?

Immediately notify the Kansas Department of Labor and Citi Customer Service of your address change.

Avoid long wait times and make address changes with KDOL online at **<http://www.uibenefits.dol.ks.gov>**. If you need to contact the Kansas Department of Labor by phone, in the Kansas City area, call 913-596-3500. In the Topeka area, call 785-575-1460, and in the Wichita area, call 316-383-9947. Anyone outside those calling areas can call 1-800-292-6333.

Notify Citi Customer Service by calling 1-800-582-4910.

Failure to report a new address could result in not receiving your Unemployment Benefits Card or other important correspondence in the mail.

How can I access my unemployment benefit funds?

To access your funds, you can:

- Make purchases through signature or pin-based transactions
- Get cash back at the store point-of-sale locations
- Withdraw funds from an eligible fee-free ATM, as identified by Citi
- Transfer funds to your personal bank account through Citi
- Obtain cash through bank tellers at any Visa-member bank

You no longer need to worry about check-cashing fees. With your prepaid card, you can now access funds for free through any of the above options.

Important note regarding ATM withdrawals: You will be allowed **one** free withdrawal for every weekly payment that is issued to you from any fee-free ATM (see www.prepaid.citi.com/kansas for locations). For example, if you receive payment for three weeks at one time, you will have three free ATM withdrawals as a result. Free withdrawals will accumulate and will be available later if not used. Subsequent ATM withdrawals will carry a \$0.75 fee per withdrawal. Some ATMs will assess surcharge fees. To avoid ATM terminal surcharges, you should locate Citibank, MoneyPass, STARsf/AllPoint or 7-Eleven ATMs.

Where can I get cash with my Unemployment Benefits Card?

You can receive cash back at select retail point-of-sale merchant locations. You also can withdraw funds at any of the 400,000 Visa-branded ATMs in the U.S., including more than 50,000 ATMs that are surcharge-free, including:

- Citibank branches
- The MoneyPass ATM network
- The STARsf/Allpoint ATM network
- 7-Eleven stores

To locate surcharge-free ATMs, cardholders should visit www.prepaid.citi.com/kansas. You also can withdraw funds without paying a fee at any bank branch nationwide that accepts Visa. Inform the teller you would like to make a cash withdrawal, indicate the exact amount and provide your Unemployment Benefits Card and identification to the bank teller. In addition, you can transfer funds directly to your bank account. See "A Guide to Getting Started" for detailed instructions.

Can I access the entire cash amount of my unemployment benefit payment on the day the funds are available?

Yes. The total amount is available for withdrawal on the day of payment. However, there may be a \$1,000 daily limit set on ATM cash withdrawals. Some ATMs set limits on the amount that can be withdrawn at one time.

Will there be a fee for accessing my funds?

Claimants will not pay any fee with their unemployment benefits debit card when:

- Making unlimited fee-free purchases at any Visa retail or online merchant.
- Getting a cash advance at any Visa-member bank branch.

- Accessing cash via their one free withdrawal for every weekly payment at a fee-free ATM (see www.prepaid.citi.com/kansas). Unused free withdrawals will accumulate and be available later.
- Setting up one-time or recurring fund transfers from their card to their bank account.

Can benefits be deposited into my personal bank account?

You may choose to have your funds deposited directly into your personal bank account by setting up a “transfer of funds” through Citi. With this option you can set up a one time transfer of funds or you can set up automatic recurring transfers of future payments earned. To set up a transfer, log on to www.prepaid.citi.com/kansas or call Citi’s toll-free Customer Service number on the back of your card, 1-800-582-4910. **NOTE:** transfers may take two to three business days to post to your bank account.

I received benefits by direct deposit in the past, will this service continue?

No. The only method to receive unemployment benefits is the debit card. If you received your benefits by direct deposit when you had unemployment benefits in the past, you will have to request a “transfer of funds” from Citi to continue this service the next time you apply for unemployment benefits. All Kansas unemployment benefit payments, whether on the debit card or by a transfer of funds to your bank account, are handled by Citi.

If I set up a funds transfer, can I throw the card away?

No, your Unemployment Insurance Debit Card is good for three years. If you receive unemployment benefits again in the three-year time frame, benefits will be applied to the same debit card account. Additionally, if you set up a bank transfer, you should hold onto your card to get payment detail information, receive balance alerts and update withdrawal information.

If I currently receive my unemployment payments to my bank account through direct deposit, will the Unemployment Benefits Card affect me?

If you are currently receiving benefit payments to your bank account via direct deposit you will continue to receive funds in this manner for now. You will receive your benefits on an Unemployment Benefits Card if your benefits are interrupted (if you exhaust your benefits or if your claim goes inactive). Direct Deposit will not continue on a new or reopened claim.

The debit card is the only payment method for all unemployment benefits in Kansas. If you have a new or restarted claim you will receive a debit card. To set up a transfer of funds from the card to your personal bank account log on to www.prepaid.citi.com/kansas or call Citi’s Customer Service, at 1-800-582-4910.

How do I check my Unemployment Benefits Card balance?

Check your balance online at www.prepaid.citi.com/kansas or through Citi’s toll-free Customer Service number at 1-800-582-4910. You also can check your balance at ATMs (subject to a \$0.25 fee per inquiry), and sign up to receive balance alerts sent to your cell phone or e-mail address at www.prepaid.citi.com/kansas (no fee for this service). **Note:** These features are still available if you choose to transfer your funds from your debit card account to your bank account.

How can I track my spending?

You can view a summary of account information, including balances, transactions, fees and deposit amounts at **www.prepaid.citi.com/kansas**. You can get the same information over the phone by calling Citi's toll-free Customer Service number at 1-800-582-4910.

What should I do if my card is lost or stolen?

If your card is lost or stolen, report the incident immediately by calling Citi's toll-free Customer Service number at 1-800-582-4910. Citi will send you a replacement card. If you request a second replacement card in the same calendar year Citi will charge a \$5.00 replacement fee. Please refer to the *Unemployment Benefits Card Terms and Conditions* in your card packet for specific details.

What if I discover unauthorized or fraudulent use of my card?

If your card is lost or stolen, you need to report it immediately by calling Citi's toll-free Customer Service number at 1-800-582-4910. Citi will investigate any questionable transactions. Citi will replace your card with the full, remaining balance if the transactions are found to be fraudulent. Please refer to the *Unemployment Benefits Card Terms and Conditions* in your card packet for specific details.

Where will I be able to find unemployment benefit payment details?

You can view your payment details online at **www.prepaid.citi.com/kansas**, under transaction history, or via Citi's toll-free Customer Service number at 1-800-582-4910.

Who should I call with questions?

You should contact Citi Customer Service at 1-800-582-4910 for the following topics:

- Card usage (retail spending issues, ATM locations, etc.)
- Balance and transaction details
- Lost or stolen cards
- General payment details (number of weeks of payments received, etc.)
- Address changes
- Set up or updates to bank transfer settings

You should call the Kansas Department of Labor for questions about:

- Unemployment benefit eligibility or participation
- Missed or erroneous payments
- Address changes (you also can make address changes online at **www.uibenefits.dol.ks.gov**)

To contact the Kansas Department of Labor, in the Kansas City area, call 913-596-3500. In the Topeka area, call 785-575-1460, and in the Wichita area, call 316-383-9947. Anyone outside those areas can call 1-800-292-6333.

If I re-qualify for unemployment benefits at a later point, can I use the same Unemployment Benefits Card?

Yes. Hold onto your Unemployment Benefits Card in the event that you might receive future payments from the State of Kansas. Your card is good for three years from the date it is issued to you. If you used direct deposit in the past, you will have to apply for a transfer of funds through Citi for this type of service in the future. KDOL no longer offers direct deposit.

Anti-Phishing Information

Phishing is when Internet thieves troll the sea of online consumers in hopes of netting unsuspecting victims. One common method of phishing is sending "spoof," or fake e-mails, which copy the appearance of web sites or companies in an attempt to commit identity theft or other crimes.

Be suspicious of emails that request personal information and avoid e-mails telling you to click a link and submit personal information. Citi will never ask you via e-mail to login or provide card or account information without you first initiating contact with Customer Service.

Rev. 5-09